



Glen Lake Office
14550 Excelsior Blvd
Minnetonka, MN 55345
Ph: (952) 935-8663

Telebank
(952) 932-9690 ACCOUNT:
Customer Service
(952) 935-8661

PAGE: 1
XXXXXXX671 02/21/2012

Country Village Office
11500 Highway 7
Minnetonka, MN 55305
Ph: (952) 935-5995

www.fincbank.com

RODNEY L LARSON
JOVELISA C LARSON 42
PO BOX 44847 1
EDEN PRAIRIE MN 55344-2547 1

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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AVG MIN BALANCE	75.24	LAST STATEMENT 01/17/12	142.17
MINIMUM BALANCE	70.50	6 CREDITS	8,492.81
AVG AVAILABLE BALANCE	608.47	21 DEBITS	4,878.05
AVERAGE BALANCE	608.47	THIS STATEMENT 02/21/12	3,756.93

- - - - - OTHER CREDITS - - - - -

DESCRIPTION	DATE	AMOUNT
LOAN ADVANCE	01/23	300.00
011200 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON 1/25/12 AT 8:03	01/25	50.00
003266 ONLINE BANK XFER FROM ULTIMATE FREE 334895 ON 1/26/12 AT 21:32	01/27	150.00
WIRE TRANSFER	02/06	4,500.79
INTEREST	02/21	.02
MN DEPT OF REVEN MN Rev Pay 000000171126784	02/21	3,492.00

- - - - - CHECKS - - - - -

CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT	CHECK #..DATE.....AMOUNT
2029 01/23 100.00		

- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
POS Purchase USPS CHANGE OF 800-2383150 TN 0269 PURCHASVC2PS445273790301170	01/18	1.00
POS Purchase ESOYS GRILL CH MAASIN CITY 4515 INTLFEEVC2PS445151444401190	01/20	.19
ING RELIASTR 494 PREMIUM XXXXX7151-DC-00	01/20	13.25
POS Purchase ESOYS GRILL CH MAASIN CITY 4515 PURCHASVC2PS445151444401190	01/20	19.47
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 INTLFEEIC IN0A3Z40982001231	01/23	2.35
ATM Withdrawal BANCNET BANK 168 PHILIPPINES 4515 CHK-WDLIC IN0A3Z40982001231	01/23	235.41
POS Purchase WWW.ASIATRavel SINGAPORE 0269 INTLFEEVC2PS445175536501271	01/30	.52

* * * C O N T I N U E D * * *

RODNEY L LARSON

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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- - - - - OTHER DEBITS - - - - -

DESCRIPTION	DATE	AMOUNT
HSBC CARD SRVCS Online Pmt 000000784568571	01/30	50.00
POS Purchase WWW.ASIATRavel SINGAPORE 0269	01/30	65.00
PURCHASVC2PS445175536501271		
CAPITAL ONE ONLINE PMT 202739919118964	01/30	75.00
WT FEE	02/06	12.00
001689 ONLINE BANK XFER TO ULTIMATE FREE 334895 ON 2/06/12	02/07	2,000.00
AT 22:26		
XOOM-877-8151531 ORIGINATE X6094300283363	02/08	1,513.99
029202 ONLINE BANK PYMT TO READY RESERVE CR 299671 ON	02/10	1.08
2/09/12 AT 19:34		
HSBC CARD SRVCS Online Pmt 000000791587390	02/13	200.00
XOOM-877-8151531 ORIGINATE 061878457995323	02/13	507.99
FEDERAL WITHHOLDING	02/21	.01
POS Purchase WWW.ASIATRavel SINGAPORE 0269	02/21	.75
INTLFEEVC2PS254916946802191		
SERVICE CHARGE	02/21	5.20
POS Purchase WWW.ASIATRavel SINGAPORE 0269	02/21	74.84
PURCHASVC2PS254916946802191		

- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE:	608.47	INTEREST EARNED:	.02
AVERAGE AVAILABLE BALANCE:	608.47	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	.02	ANNUAL PERCENTAGE YIELD EARNED:	.03%
INTEREST PAID 2012:	.02		
FEDERAL WITHHOLDING 2012:	.01		
INTEREST PAID 2011:	1.09		
FEDERAL WITHHOLDING 2011:	.31		

- - - ITEMIZATION OF SERVICE CHARGE PAID THIS PERIOD - - -

TOTAL CHARGE FOR MAINTENANCE FEE:	5.00
TOTAL CHARGE FOR PER CHECK FEE:	.20

TOTAL SERVICE CHARGE PAID:	5.20
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* * * C O N T I N U E D * * *

RODNEY L LARSON

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ULTIMATE INTEREST ACCOUNT XXXXXXXX671

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- - - ITEMIZATION OF OVERDRAFT AND RETURNED ITEM FEES - - -

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*                                     |          TOTAL FOR          |          TOTAL          *
*                                     |        THIS PERIOD        |        YEAR TO DATE    *
*-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
* TOTAL OVERDRAFT FEES:             |          .00             |          .00           *
*-----|-----|-----|-----|-----|-----|-----|-----|-----|
* TOTAL RETURNED ITEM FEES:         |          .00             |          .00           *
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- - - - - DAILY BALANCE - - - - -

DATE.....	BALANCE	DATE.....	BALANCE	DATE.....	BALANCE
01/18	141.17	01/27	270.50	02/08	1,054.78
01/20	108.26	01/30	79.98	02/10	1,053.70
01/23	70.50	02/06	4,568.77	02/13	345.71
01/25	120.50	02/07	2,568.77	02/21	3,756.93

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READY RESERVE CREDIT LINE ACCOUNT XXXXXXXX671

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- - - SUMMARY OF ACCOUNT ACTIVITY - - - - - PAYMENT INFORMATION - - - - -
PREVIOUS BALANCE                .79    NEW BALANCE                .00
PAYMENTS                        301.08  MINIMUM PAYMENT DUE        .00
LOAN ADVANCES                   300.00  PAYMENT DUE DATE
FEES CHARGED                     .00
INTEREST CHARGED                 .29
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NEW BALANCE                      .00

CREDIT LIMIT                     500.00
AVAILABLE CREDIT                 500.00
STATEMENT CYCLE CLOSING DATE    02/21/12
DAYS IN BILLING CYCLE           35

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- - - - - T R A N S A C T I O N S - - - - -
DATE      DESCRIPTION              AMOUNT
01/23/12  ADVANCE                  300.00
011198 ONLINE BANK PYMT FROM ULTIMATE FREE 334895 ON 1/25/12 AT 8:02
01/25/12                                     300.00-
029202 ONLINE BANK PYMT FROM ULTIMATE INTERES 299671 ON 2/09/12 AT 19:34
02/10/12                                     1.08-

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* * * C O N T I N U E D * * *

RODNEY L LARSON

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READY RESERVE CREDIT LINE ACCOUNT XXXXXX671

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- - - - - F E E S - - - - -

** TOTAL FEES FOR THIS PERIOD ** .00

- - - - - I N T E R E S T C H A R G E D - - - - -

02/21/12 INTEREST CHARGE .29

** TOTAL INTEREST FOR THIS PERIOD ** .29

-----2 0 1 2 T O T A L S Y E A R - T O - D A T E-----

TOTAL FEES CHARGED IN 2012	.00
TOTAL INTEREST CHARGED IN 2012	.98

- - - - - I N T E R E S T C H A R G E C A L C U L A T I O N - - - - -

YOUR ANNUAL PERCENTAGE RATE (APR) IS THE ANNUAL INTEREST RATE ON YOUR ACCOUNT.

FROM DATE	ANNUAL PERCENTAGE RATE (APR)	DAILY PERIODIC RATE	BALANCE SUBJECT TO INTEREST RATE	DAYS	INTEREST CHARGE
01/23/2012	18.0000 % (v)	.00049315	300.00	2	.29
01/25/2012	18.0000 % (v)	.00049315	1.08	16	.00
02/10/2012	18.0000 % (v)	.00049315	.00	12	.00

(v)=VARIABLE RATE

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THRIFT SAVINGS ACCOUNT XXXXXX227

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DESCRIPTION	DEBITS	CREDITS	DATE	BALANCE
BALANCE LAST STATEMENT			01/17/12	14.43
SERVICE CHARGE	2.00		01/31/12	12.43
BALANCE THIS STATEMENT			02/21/12	12.43
TOTAL CREDITS (0)		.00		
TOTAL DEBITS (1)	2.00			

- - - - - I N T E R E S T - - - - -

AVERAGE LEDGER BALANCE:	13.17	INTEREST EARNED:	.00
AVERAGE AVAILABLE BALANCE:	13.17	DAYS IN PERIOD:	35
INTEREST PAID THIS PERIOD:	.00		
INTEREST PAID 2011:	.60		
FEDERAL WITHHOLDING 2011:	.17		

Rodney Larson
P.O. Box 44847
Eden Prairie MN 55347

2029

DATE 01/20/2012

Pay To
The Order Of

Gurstel Chargo P.A.

\$100.00

One Hundred Dollars and No Cents

FIRST MINNETONKA CITY BANK · MINNETONKA MN 55345-6699

Client #: 1432

REIA1233235 *pmt* 337

by Gurstel Chargo P.A. as authorized signatory for Rodney Larson

© 2011 PaymentVision

091014458 299671 2029

2029 \$100.00 01/23/2012

FOR DEPOSIT ONLY
M&I a branch of BMO Harris Bank NA
For Account of Payee Name: Freezer
DepositEdge(R)

DO NOT SIGN/WRITE/STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USE ONLY

Preauthorized Check Systems
1/20/2012 372180001220420 >075912068<
BY DepositEdge(R) 098 M&I a branch of
PaymentVision BMO Harris Bank NA

2029 \$100.00 01/23/2012

2029 \$100.00 01/23/2012

HOW FINANCE CHARGES ARE COMPUTED

We will begin to earn finance charges when we make a loan to you. To calculate the FINANCE CHARGE for a billing cycle, we will apply a DAILY PERIODIC RATE of the FINANCE CHARGE to the "PRINCIPAL BALANCE" of your loan account each day. To figure the "PRINCIPAL BALANCE" for each day, we first take your loan account balance at the beginning of the day and subtract any unpaid finance charges and any credit insurance premiums (if any) that are due. Next, we subtract the portion of any payments or credits received that day which apply to the repayment of your loans. (A portion of each payment you make is applied to finance charges and credit insurance premiums (if any).) Then we add any new loans made that day. The final figure is the "PRINCIPAL BALANCE."

Loan payments received after normal business hours will be credited the following business day. Normal business hours are posted in each office or branch and will be furnished upon request, or may be obtained by calling the phone number listed below.

In Case Of Errors or Questions about Your Electronic Transfers

Call or write us at the telephone number or address listed below, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

- Tell us your name and account number (if any)
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

In Case Of Errors or Questions about Your Credit Line Transactions

If you think your statement is wrong, or if you need more information about a transaction on your statement, write to us on a separate sheet at the address shown below as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, provide us with the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: you must have made the purchase in your home state or within 100 miles of your current mailing address; and the purchase price must have been more than \$50. These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.

LIABILITY FOR UNAUTHORIZED TRANSACTIONS

Generally: Except as provided below, you may be liable for unauthorized use of your Instant Cash Card or Instant Cash & Check Card. You will not be liable for unauthorized use that occurs after you notify us at the address listed below, orally or in writing, of the loss, theft or possible unauthorized use. In any case your liability will not exceed \$50.

Limits on Liability for Instant Cash & Check Card: Unless you have been grossly negligent or have engaged in fraud, you will not be liable for any unauthorized transactions involving the use of your lost or stolen Instant Cash & Check Card. This limit on liability does not apply to ATM transactions or to transactions using your Personal Identification Number (PIN) which are not processed by Visa® or to commercial cards, all of which would be subject to the same general liability limits outlined above.

Report any differences in your checking account Summary within 30 days. Special provisions, including a reporting period of up to 60 days, apply if the difference involves an electronic funds transfer or a credit line transaction.

FIRST MINNETONKA CITY BANK

14550 Excelsior Boulevard, Minnetonka, Minnesota 55345-5800 Telephone: (952) 935-8663

11500 Highway Seven, Minnetonka, Minnesota 55305-5171 Telephone: (952) 935-5895